

Information to identify the case:

Debtor 1	<u>Colleen J Webb</u>	Social Security number or ITIN	xxx-xx-2599
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Southern District of Ohio			
Case number: 2:20-bk-50483			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Colleen J Webb

5/20/20

By the court: John E. Hoffman Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Southern District of Ohio

In re:
Colleen J Webb
Debtor

Case No. 20-50483-jeh
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0648-2

User: storyk
Form ID: 318

Page 1 of 2
Total Noticed: 32

Date Rcvd: May 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2020.

db
20195765 ++Colleen J Webb, 889 Noddymill Lane E., Columbus, OH 43085-5884
++CHOICE RECOVERY INC, 1550 OLD HENDERSON ROAD, STE 100, COLUMBUS OH 43220-3662
(address filed with court: Choice Recovery, PO Box 20790, Columbus, OH 43220-0790)
20195762 +CarMax Funding Services, LLC, 225 Chastain Meadows Court, Suite 210,
Kennesaw, GA 30144-5942
20195763 +CarMax Funding Services LLC, 225 Chastain Meadows Court, Kennesaw, GA 30144-5897
20195767 +City of Columbus, Income Tax Division, 77 N. Front Street, 2nd Floor,
Columbus, OH 43215-1895
20195768 +Columbus Appraisal Company, llc, 520 S State St., STE 186, Westerville, OH 43081-2970
20195771 +Kyle E. Timkin, Manley Deas Kockalski, PO Box 165028, Columbus, OH 43216-5028
20195760 +MTGLQ Investors, L.P., RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170,
Duluth, GA 30097-8461
20195773 +MTGLQ Investors, LP, c/o Rushmore Loan Management Services, PO Box 55004,
Irvine, CA 92619-5004
20195776 +Ohio Homeowner Assistance LLC, 88 E. Broad Street, Suite 1800, Columbus, OH 43215-3526
20195777 +Ohio State Department of Taxation, 150 E. Gay Street, 21st Floor, Columbus, OH 43215-3191
20195781 ++RBC, PO BOX 1548, MANSFIELD OH 44901-1548
(address filed with court: Richland Bureau of Credit, PO Box 1548, 283 Glessner Ave.,
Mansfield, OH 44901)
20195784 +Select Portfolio Servicing, 10401 Deerwood Park Blvd., Jacksonville, FL 32256-5007
20195789 +Wilmington Savings Fund Society, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284
20195790 +Wilmington Savings Fund Society, FSB, c/o Manley Deas Kochalski LLC, P.O. Box 165028,
Columbus, OH 43216-5028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

20195764 +E-mail/Text: bankruptcy@cavps.com May 20 2020 20:07:55 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
20195766 +EDI: CITICORP.COM May 20 2020 23:18:00 CitiBank, NA, 701 E. 60th Street N.,
Sioux Falls, SD 57104-0493
20195769 +EDI: HFC.COM May 20 2020 23:18:00 Household Realty Corp., 961 Weigel Drive,
Elmhurst, IL 60126-1058
20195770 +EDI: IIC9.COM May 20 2020 23:18:00 IC Systems, 444 Highway 96 E., PO Box 64794,
Saint Paul, MN 55164-0794
20195772 +EDI: MID8.COM May 20 2020 23:18:00 MIDLAND FUNDING LLC, PO BOX 2011,
WARREN, MI 48090-2011
20195774 +EDI: MID8.COM May 20 2020 23:18:00 Midland Funding, LLC, 8875 Aero Drive,
San Diego, CA 92123-2255
20195775 +E-mail/Text: Bankruptcy.notices@tax.state.oh.us May 20 2020 20:08:33
Ohio Department of Taxation, Bankruptcy Division, P.O. Box 530, Columbus, OH 43216-0530
20195778 +EDI: AGFINANCE.COM May 20 2020 23:18:00 One Main Financial Group, 605 Munn Road,
Fort Mill, SC 29715-8421
20195779 +EDI: AGFINANCE.COM May 20 2020 23:18:00 OneMain, P.O. Box 3251,
Evansville, IN. 47731-3251
20195780 +EDI: PRA.COM May 20 2020 23:18:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
20195782 +EDI: RMSC.COM May 20 2020 23:18:00 SYNCB/Home Design NAHFA, c/o PO Box 965036,
Orlando, FL 32896-0001
20195783 +EDI: RMSC.COM May 20 2020 23:18:00 SYNCB/QVC, PO Box 965036, Orlando, FL 32896-5036
20195785 +E-mail/Text: bkteam@selenefinance.com May 20 2020 20:06:22 Selene Finance LP,
9990 Richmond Ave, Suite 400 South, Houston, TX 77042-4546
20195761 +EDI: RMSC.COM May 20 2020 23:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
20195786 +E-mail/Text: bncmail@w-legal.com May 20 2020 20:07:45 TD BANK USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
20195787 +EDI: WTRRN BANK.COM May 20 2020 23:18:00 TD Bank USA/Target Credit, PO Box 673,
Minneapolis, MN 55440-0673
20195788 +EDI: AIS.COM May 20 2020 23:18:00 Verizon, by American InfoSource LP as agent,
PO Box 248838, Oklahoma City OK 731248838

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

20314095* +Ohio Department of Taxation, Bankruptcy Division, P.O. Box 530, Columbus, OH 43216-0530
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0648-2

User: storyk
Form ID: 318

Page 2 of 2
Total Noticed: 32

Date Rcvd: May 20, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2020 at the address(es) listed below:

Adam Bradley Hall on behalf of Creditor U.S. Bank Trust National Association
amps@manleydeas.com
Asst US Trustee (Col) ustpregion09.cb.ecf@usdoj.gov
Katherine B. Brewer on behalf of Debtor Colleen J Webb kbrewer@woodbrewerlaw.com,
woodbrewerlaw@gmail.com
Myron N Terlecky mnt@columbuslawyer.net,
oh41@ecfcbis.com;mnt@trustesolutions.net;HABTrustee@columbuslawyer.net

TOTAL: 4